

EXHIBIT 20

8/12/12

Dear Chris,

Houston, we have a problem! Now we have lost Brent Biggs who left for less money to get away from the problem in Houston. A growing number of SPs are very concerned that you guys are getting ready to close Houston because you are letting it go to hell in a hand basket. People are looking for other jobs at this writing. We have no feeling of confidence as Artis has shared the negativity that is coming from corporate. We are doing our best!

Chris we have lost excellent trainers, admin staff and now the best ACM Houston has ever had and there is ONE common denominator that remains...Artis Ellis. She is not respected by the SPs because she has lied to them. She has shown no respect for them. She is a phony with no credibility whatsoever with them. The only time we hear all this rah rah stuff is when anyone from Corporate is in town. She manages by intimidation. She has hired relatives and friends to fill positions which may not be in line with nepotism policy as dictated by the company. She just assigned a trainer that has hit on several of the women in CSEC Houston. This guy is going to be training women and then watching the docs drop their drapes??? Looks like a harassment suit waiting to happen.

Chris, I know you saw the lack of respect the SPs have for Artis when she comes into the room. Watch the body language.

The SPs are fed up and now disappointed that Brent is leaving...he was our last hope after we lost John Rapach. You need to clean house in Houston starting with Artis.

Going through the staff:

Dave: doesn't follow up with his SPs, does not watch encounters from the hall on a regular basis to provide coaching and gives conflicting answers whenever asked a question and then denies he did it. It is months before he gives feed back to his SPs. Rating 1/10.

Nila: is always in the hall with her SPs, gives good feedback on a regular basis and follows up in a timely manner with her SPs and willingly helps other SPs when asked a question. Nila is a team player and respected by the SPs. Rating 8/10

Robert: has been bogged down by the ACS responsibility and still is able to be a very good trainer. He gives excellent feedback and follow-up. He shows

gratitude to the SPs on a regular basis for doing a good job. He also gives hard feedback in a firm but palatable way.

Some view him as too tough I personally view him as a good trainer. The only opportunity he has is to give more frequent feedback. He was a good addition to Houston CSEC. Rating 9\10

Rupa: is a sweet person but is not respected by the SPs because she doesn't have the credibility of Robert. And definitely needs to learn American ways better. She has to defer to Robert on a lot of ACS issues. Not viewed by SPs as being a good trainer. Rating 1/10

Sharon: Is trying and too new to tell how good she will be. She has tried to keep things positive in a very negative environment. Rating: Too Early To Tell

Kenneth: SP turned to trainer. This could be a dangerous move for ECFMG as he has a quiet history of harassment of several women in CSEC Houston. One of which is no longer with the company. Rating: Your call

Myron in CR is thought to be a relative of Artis. Very aloof in his position and not respected by the SPs. It is obvious to us that some times he, figuratively speaking, "falls asleep at the switch".

Thomas and Gath are very respected by the SPs for running well run encounters in a timely fashion.

Keith, while not a replacement for Bea, has shown an interest in doing a good job and should fit in well with the team.

All the proctors are good to the individual.

Artis Ellis: Nothing positive to say about Artis. She is not an inspiring leader who has sought to earn the respect of the SPs but rather has demanded it. She has driven staff and SPs away. I would not recommend anyone going to work for our company while Artis is still here. She talks the talk and never walks the walk. Cannot be trusted to tell the SPs the truth and is feared for retaliation if anyone opens their mouth about what is truly going on at CSEC Houston. There is so much stuff happening that you guys don't know about it would shock you! She has made Brent her "grunt" for everything. The SPs highly respect him and see him in John's image. As an example of some of the things she has done... The other day she came into the commons and one of the SPs had a pony tail and she stood there while talking to us and starting pulling on it with the SP

obviously getting more perturbed by the second. She had an overwhelming response to the Rodeo and said she was getting more tickets and after everyone made plans she said she didn't get them. SPs have reported things to her and when the going got tough on the issues she denied they ever told her. When John was here we were given three hours to attend the meetings now she gives us two. In today's world gas and tolls eat up what we make to come to a two hour meeting. She is begging food from SPs all the time which makes us feel uncomfortable if we don't share with her. When Joe Plush was here she asked at our meeting if anyone knew of any other companies that offered insurance to part-time employees. We understood what she was saying but when two SPs gave her two other companies that did she was obviously ticked and told Heidi to make a note to let people know if they needed part time work they could go there. This was perceived in the way she said it to mean, if you don't like it here then leave...SHE asked the question and didn't like the answer.

Chris, I respect you and, hopefully, you can get to the bottom of all this and get a leader in here that can restore Houston CSEC to the prominence that it had when John Rapach was here. Losing Brent Biggs, JP, Bea and Kristy should be a big signal to you how bad things have gotten here.

The SPs are not going to open up to Corporate through management appraisal reviews so don't waste your money or time. They don't trust the confidentiality of the process. No one is going to say a word about what is going on as they know they will be retaliated against by Artis. For the same reason I am going to sign this letter as "anonymous".

Hope you can get this straightened out before you have no people left in Houston to do the job. Remember..."The speed of the team is determined by the speed of the LEADER"!

Anonymous